

Information to identify the case:

Debtor 1	<u>Michelle Maglione</u>	Social Security number or ITIN	xxx-xx-3863
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-36337-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle Maglione
aka Michelle Maglione-Signoretta

2/27/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Michelle Maglione
 Debtor

Case No. 13-36337-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 36

Date Rcvd: Feb 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2019.

db +Michelle Maglione, 4 Downing Road, Hamilton Square, NJ 08690-2171
 cr +TOYOTA MOTOR CREDIT CORPORATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
 cr +Toyota Motor Credit Corporation as servicer for To, P.O. Box 9013, Addison, TX 75001-9013
 514395204 Aqua New Jersey, 762 W. Lancaster Ave., Bryn Mawr, PA 19010-3489
 514395208 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Goodyear Credit Plan, PO Box 183015, Columbus, OH 43218-3015)
 514395207 +DSNB American Express, PO Box 8218, Mason, OH 45040-8218
 514431340 +Department Stores National Bank/American Express, Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053
 514395206 Discover Financial, PO Box 6105, Carol Stream, IL 60197-6105
 514410577 +Harley-Davidson Credit Corp, 9441 LBJ Freeway Suite 350, Dallas, TX 75243-4652
 514395214 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 514551278 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 01 2019 00:20:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 01 2019 00:20:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: WFFC.COM Mar 01 2019 04:53:00 WELLS FARGO BANK, N.A.,
 3476 Stateview Boulevard /MAC# D3347-014, Fort Mill, SC 29715-7200
 514395203 EDI: CHASE.COM Mar 01 2019 04:53:00 Amazon.Com, Cardmember Srvice, PO Box 15153,
 Wilmington, DE 19886-5153
 514479716 EDI: AIS.COM Mar 01 2019 04:53:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 514395202 EDI: BANKAMER.COM Mar 01 2019 04:53:00 AAA Financial Services, PO Box 15019,
 Wilmington, DE 19886-5019
 514644392 EDI: BL-BECKET.COM Mar 01 2019 04:53:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 514425785 +EDI: TSYS2.COM Mar 01 2019 04:53:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 514395205 EDI: DISCOVER.COM Mar 01 2019 04:53:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 514403345 EDI: DISCOVER.COM Mar 01 2019 04:53:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 514410641 +EDI: DISCOVERPL Mar 01 2019 04:53:00 Discover Personal Loans, PO BOX 30954,
 Salt Lake City, UT 84130-0954
 514395209 +E-mail/Text: bankruptcy.notices@hdfsi.com Mar 01 2019 00:20:44 Harley Davidson Credit,
 PO Box 21829, Carson City, NV 89721-1829
 514395210 EDI: CBSKOHLS.COM Mar 01 2019 04:53:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
 514395210 E-mail/Text: bncnotices@becket-lee.com Mar 01 2019 00:19:31 Kohl's, PO Box 2983,
 Milwaukee, WI 53201-2983
 514395211 EDI: RMSC.COM Mar 01 2019 04:53:00 Lord and Taylor/GECRB, PO Box 960035,
 Orlando, FL 32896-0035
 514395212 EDI: TSYS2.COM Mar 01 2019 04:53:00 Macy's, PO Box 183084, Columbus, OH 43218-3084
 514395213 EDI: TSYS2.COM Mar 01 2019 04:53:00 Macys, PO Box 183083, Columbus, OH 43218-3083
 514663963 EDI: PRA.COM Mar 01 2019 04:53:00 Portfolio Recovery Associates, LLC, c/o Lord & Taylor,
 POB 41067, Norfolk VA 23541
 514422692 +E-mail/Text: bankruptcy@pseg.com Mar 01 2019 00:19:20 PSEG, PO BOX 490,
 Cranford, NJ 07016, Att:Bankruptcy Dept 07016-0490
 514470848 EDI: Q3G.COM Mar 01 2019 04:53:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 514395215 EDI: TFSR.COM Mar 01 2019 04:53:00 Toyota Financial Services, PO Box 4102,
 Carol Stream, IL 60197-4102
 514414550 EDI: TFSR.COM Mar 01 2019 04:53:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
 Cedar Rapids, Iowa 52408-8026
 514395216 EDI: VERIZONCOMB.COM Mar 01 2019 04:53:00 Verizon, PO Box 920041, Dallas, TX 75392-0041
 514395217 EDI: VERIZONCOMB.COM Mar 01 2019 04:53:00 Verizon Wireless, PO Box 25505,
 Lehigh Valley, PA 18002-5505
 514395218 EDI: WFNNB.COM Mar 01 2019 04:53:00 Victoria's Secret, PO Box 659562,
 San Antonio, TX 78265-9562
 514395219 +EDI: WFFC.COM Mar 01 2019 04:53:00 Wells Fargo Home Mortgage, PO Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 26

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Eric Clayman on behalf of Debtor Michelle Maglione jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Francesca Ann Arcure on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION
NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation as servicer for
Toyota Lease Trust NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Jeffrey E. Jenkins on behalf of Debtor Michelle Maglione jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Stephanie F. Ritigstein on behalf of Debtor Michelle Maglione jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Young-Lynn Lee on behalf of Creditor Harley-Davidson Credit Corp. ylee@schillerknapp.com,
kcollins@schillerknapp.com

TOTAL: 11